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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yoursel	f	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Kala	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's license or passport	Mccullum Last name	Last name
Bring your picture	Last Harne	Lastriaine
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years	Middle name	Middle name
Include your married or	Middle Hairie	Wilderfame
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX5979	
Security number or federal Individual	OR	OR
Taxpayer Identification numbe	9 xx - xx-	9 xx - xx-
(ITIN)		

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Mccullum Middle Name Last Name	Case number (if known)
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
I have not used any business names or EINs.	I have not used any business names or EINs.
Business name	Business name
Business name	Business name
EIN	EIN
EIN	EIN
2247 C. Indiana Ava ADT 2	If Debtor 2 lives at a different address:
Number Street	Number Street
Chicago Illinois 60619 City State Zip Code	City State Zip Code
Cook	County
If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
Number Street	Number Street
City State Zip Code	City State Zip Code
Check one:	Check one:
lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
	About Debtor 1: I have not used any business names or EINs. Business name Business name EIN EIN 8347 S. Indiana Ave, APT 2 Number Street Chicago Illinois 60619 City State Zip Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street City State Zip Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street City State Zip Code Check one: Over the last 180 days before filing this petition, I have

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De	ebtor 1 Kala		Mccullum		Case number (if kno	own)	
	First Name	Middle Name	e Last Name				
Pa	rt 2: Tell the Court Abo	ut Your Bankrupt	tcy Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, see B2010)). Also, go to the top of				ndividuals Filing for
8.	How you will pay the fee	more details a cashier's chec may pay with I need to pay Individuals to I request that judge may, buthe official poyou choose the	entire fee when I file my pabout how you may pay. Typok, or money order If your a credit card or check with the fee in installments. If your a pay Your Filing Fee in Installments to my fee be waived (You must is not required to, waive yoverty line that applies to you is option, you must fill out and file it with your petition.	pically, if you attorney is a pre-printer you choose all ments (On any request your fee, and our family significant to the Application attorney is the Application attorney is a the Application attorney is the Application attorney is the Application attorney is the Application attorney is a transfer attorney in the Application attorney is a transfer attorney in the attorney is a pre-printer attorney in the attorney in the attorney is a pre-printer attorney in the attorney is a pre-printer attorney in the attorney is a pre-printer attorney in the attorney in the attorney is a pre-printer attorney in the attorney is a pre-printer attorney in the attorney in the attorney is a pre-printer attorney in the attorney in the attorney is a pre-printer attorney in the attorney in the attorney is a pre-printer attorney in the attorney in the attorney is a pre-printer attorney in the attorn	ou are paying the submitting you ed address. e this option, sig official Form 103 this option only d may do so on ze and you are u	e fee yourself, r payment on y and attach to A). If you are filingly if your incorunable to pay to	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9.	Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	Northern District of Illinois Northern District of Illinois	When When When	7/21/2014 MM / DD / YYYY 12/13/2016 MM / DD / YYYY	Case number _ Case number _ Case number _	14-26699 16-39163
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	you
11.	Do you rent your residence?	✓ No.	e 12. landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.				

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Mccullum Debtor 1 Kala Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Kala
 Mccullum
 Case number (if known)

 Last Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling						
		About Debtor 1:		Ab	out Debtor 2 (Sp	oouse Only in a Joint Case):
15. Te	II the court	You must check one:		Yo	u must check one:	
whether you have received briefing about credit counseling.		counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.
	e law requires that u receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
co file Yo	out credit unseling before you e for bankruptcy. u must truthfully	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, but I do not have a appletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.
fol yo	eck one of the lowing choices. If u cannot do so, you e not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.		from an approve obtain those ser made my reques	ked for credit counseling services and agency, but was unable to vices during the 7 days after I at, and exigent circumstances amporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
		requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.		
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
			he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not require counseling beca	d to receive a briefing about credit ause of:
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	duty in a military combat zone.		Active duty.	duty in a military combat zone.
		If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.			about credit cour	are not required to receive a briefing iseling, you must file a motion for ounseling with the court.

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Debtor 1 Kala			umber (if known)	
First Name		t Name		
Part 6: Answer These Que	estions for Reporting Purposes			
16. What kind of debts do you have?	 16a. Are your debts primarily con "incurred by an individual primarily No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily by money for a business or involved in No. Go to line 16c. ✓ Yes. Go to line 17. 16c. State the type of debts your 	rimarily for a personal, family usiness debts? Business debts? Business debts? estment or through the oper	y, or household purpose." ebts are debts that you incuration of the business or in	urred to obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.			d and administrative
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-5 50,001-1 More tha	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mi \$10,000,001-\$50 n \$50,000,001-\$100 \$100,000,001-\$500	nillion	0,001-\$1 billion 000,001-\$10 billion ,000,001-\$50 billion an \$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 mi \$10,000,001-\$50 n \$50,000,001-\$100 \$100,000,001-\$500	nillion	0,001-\$1 billion 000,001-\$10 billion ,000,001-\$50 billion an \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, and correct. If I have chosen to file under Chap of title 11, United States Code. It under Chapter 7. If no attorney represents me and I out this document, I have obtaine I request relief in accordance with I understand making a false stater connection with a bankruptcy cas both. 18 U.S.C. §§ 152, 1341, 15 /s/ Kala Mccullum Signature of Debtor 1	pter 7, I am aware that I may understand the relief availab I did not pay or agree to pay ad and read the notice requir the chapter of title 11, Unit ment, concealing property, cose can result in fines up to \$2	proceed, if eligible, under le under each chapter, and someone who is not an atted by 11 U.S.C. § 342(b). ed States Code, specified for obtaining money or prop	Chapter 7, 11,12, or 13 I choose to proceed torney to help me fill in this petition.
	ŭ			
	Executed on 2/28/2017 MM / DD /		Executed on	/ YYYY

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Debtor 1 Kala		Mccullum	Case number	(if known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12, or	13 of title 11, Unit	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not			•	which § 707(b)(4)(D) applies, certify that I
represented by an	• •			edules filed with the petition is incorrect.
attorney, you do not	· ·	. ,		•
need to file this page.	/s/ Chris Pryor		Date	2/28/2017
	Signature of Attorney for	or Debtor		MM / DD / YYYY
	Chris Pryor			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago	III	inois	60643
	City	St	tate	Zip Code
	Contact phone		Email address	cpryor@semradlaw.com
			Illino	
	Bar number		State	

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nation to identify your ca	ase:		
Kala		Mccullum	
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
ankruptcy Court for the:	Northern	District of Illinois	
		(State)	
	Kala First Name First Name	Kala First Name Middle Name First Name Middle Name	Kala Mccullum First Name Middle Name Last Name First Name Middle Name Last Name ankruptcy Court for the: Northern District of Illinois

П	Check if	this	is	an
	amende	d filir	ηg	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$6,095.00
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$6,095.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$8,473.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$11,987.40
Your total liabilities	\$20,460.40
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,368.58
Copy your combined monthly moonie nom who is or confedure i	
. Schedule J: Your Expenses (Official Form 106J)	\$908.00

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Deb	tor 1 Kala First Name	Middle Name	Mccullum Last Name	Case number (if known)				
Part			ive and Statistical Reco	rds				
6. А	6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.							
<u>-</u>	Yes.							
7. W	/hat kind of debt do you	have?						
Ŀ			mer debts are those incurred lill out lines 8-10 for statistical	oy an individual primarily for a personal, purposes. 28 U.S.C. § 159.				
		imarily consumer debts. You ith your other schedules.	ou have nothing to report on the	nis part of the form. Check this box and st	ubmit			
		our Current Monthly Incom Form 122B Line 11; OR, Fo	e: Copy your total current mo orm 122C-1 Line 14.	nthly income from Official	\$1,616.61			
9.	Copy the following spec	ial categories of claims fro	m Part 4, line 6 of Schedule	E/F:				
	From Part 4 on Schedul	e E/F, copy the following:		Total claim				
	9a. Domestic support obl	igations (Copy line 6a.)		\$0.00				
	9b. Taxes and certain oth	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00				
	9c. Claims for death or pe	ersonal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00				
	9d. Student loans. (Copy	line 6f.)		\$0.00				
	9e. Obligations arising ou priority claims. (Copy line		r divorce that you did not repo	ort as \$0.00				
	9f. Debts to pension or pe	rofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00				

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your	case:	-	
			Magaillian	
Debtor 1	Kala First Name	Middle Na	Mccullum me Last Name	_
Debtor 2	II a sa			_
(Spouse, if fi	ling) First Name	Middle Na	me Last Name	
United Sta	ates Bankruptcy Court for the	e: Northern	District of Illinois (State)	_
Case num	nber			_
				Check if this is an
Officia	al Form 106A/B			amended filing
Sche	dule A/B: Prop	erty		12/1
category v responsibl write your	where you think it fits best le for supplying correct info name and case number (i	. Be as complete an ormation. If more sp f known). Answer ev	d accurate as possible. If two marri ace is needed, attach a separate sh	in more than one category, list the asset in the ed people are filing together, both are equally neet to this form. On the top of any additional pages,
			any residence, building, land, or si	
V	No. Go to Part 2	•	3, 11, 11, 11, 11, 11, 11, 11, 11, 11, 1	, P. 1911
H	Yes. Where is the property?			
			What is the property? Check all that	apply. Do not deduct secured claims or exemptions. Put
1.1	Street address, if available, of	or other description	Single-family home	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Street address, if available, t	or other description	Duplex or multi-unit building	Current value of the Current value of the
			Condominium or cooperative	entire property? portion you own?
			Manufactured or mobile home Land	
	Number Street		Investment property	Describe the nature of your ownership
	-		Timeshare	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	City State	Zip Code	Other	
			Who has an interest in the property one.	Check if this is community property (see instructions)
			Debtor 1 only	Ш
			Debtor 2 only	
			Debtor 1 and Debtor 2 only	
			At least one of the debtors and an	other
			Other information you wish to add a property identification number:	about this item, such as local
If you	own or have more than one.	, list here:	property identification fidinger.	
			What is the property? Check all that	
1.2	Street address, if available, o	or other description	Single-family home	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
		•	Duplex or multi-unit building	Current value of the Current value of the
			Condominium or cooperative Manufactured or mobile home	entire property? portion you own?
			Land	
	Number Street		Investment property	Describe the nature of your ownership interest (such as fee simple, tenancy by
	Cit. Ctata	7:a Oa da	Timeshare Other	the entireties, or a life estate), if known.
	City State	Zip Code		
			Who has an interest in the property one.	Check if this is community property (see instructions)
			Debtor 1 only	<u> </u>
			Debtor 2 only	
			Debtor 1 and Debtor 2 only	
			At least one of the debtors and an	
			Other information you wish to add a property identification number:	about this item, such as local

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			Mccullum	_ Case number	r (if known)	
	First Name	Middle Name	Last Name			
1.3	et address, if available, or oth		What is the property? Check all that ap Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	ply.	the amount of any secu	red claims on <i>Schedule D:</i>
		Zip Code	Land Investment property Timeshare Other	-	interest (such as fee s the entireties, or a life	imple, tenancy by e estate), if known.
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Other information you wish to add ab	her	(see instructions)	imidinty property
2. Add	the dollar value of the port	·	· · · · —	ing any entrie	s for pages	
vou ha	ive attached for Part 1. Writ	te that number h	nere.			
Part 2: Do you ov you own to 3. Cars, va	wn, lease, or have legal or e that someone else drives. If yo ans, trucks, tractors, sport utili	equitable interes ou lease a vehicle,	also report it on Schedule G: Executory	-	-	
Part 2: Do you ov you own to 3. Cars, va	wn, lease, or have legal or e that someone else drives. If yo ans, trucks, tractors, sport utili	equitable interes ou lease a vehicle,	also report it on Schedule G: Executory reycles Who has an interest in the prope one.	Contracts and	Unexpired Leases. Do not deduct secured the amount of any secu	red claims on Schedule D:
Part 2: Do you over to see the see th	wn, lease, or have legal or ethat someone else drives. If your ans, trucks, tractors, sport utilions Make	Jeep Grand Cheroke 2006 150000	who has an interest in the prope one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	Contracts and learty? Check	Unexpired Leases. Do not deduct secured the amount of any secu	red claims on Schedule D:
Part 2: Do you over to see the see th	wn, lease, or have legal or e that someone else drives. If yo ans, trucks, tractors, sport utili b es Make Model: Year: Approximate mileage: Other information:	Jeep Grand Cheroke 2006 150000	who has an interest in the prope one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	Contracts and learty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classes. Current value of the entire property?	red claims on Schedule D: aims Secured by Property. Current value of the portion you own?
Street address, if available, or other description Street address, if available, or other description Duplex or multi-unit building Condominium or cooperative Duplex or multi-unit building Current value of the entire property? Condominium or cooperative Current value of the entire property? Check one. Describe the nature of your owner interest (such as fee simple, tenan the entireties, or a life estate), if k Destor 1 only Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages Describe Your Vehicles Describe Your Vehicl	claims or Schedule D: aims Secured by Property. Current value of the portion you own? \$5000.00 claims or exemptions. Put ured claims on Schedule D:					

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		Middle Name	Last Name			
	Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only	property? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Pured claims on Schedule laims Secured by Property
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 or	nlv	Current value of the entire property?	Current value of the portion you own?
	Caror information.		At least one of the debtor			
			Check if this is communinstructions)			
3.4			Who has an interest in the	property? Check		claims or exemptions. P
	Model: Year:		one.		-	rred claims on <i>Schedule</i> aims Secured by Propert
	Approximate mileage:		Debtor 1 only			
	Other telephone at the con-		Debtor 2 only	a b	Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 or			
			At least one of the debtor			
Į.			Check if this is communinstructions)	nity property (see		
Exam _l		•	ner recreational vehicles, other ft, fishing vessels, snowmobiles, i	•		
Example N	ples: Boats, trailers, motors	•		motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Example N N Y A.1 I	ples: Boats, trailers, motors No Yes Make Model: Year:	•	ft, fishing vessels, snowmobiles, to the state of the sta	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Example N N Y A.1 I	ples: Boats, trailers, motors No Yes Make Model:	•	tt, fishing vessels, snowmobiles, the who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Propert Current value of the
Example N	ples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule aims Secured by Propert
Example N	ples: Boats, trailers, motors No 'es Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Propert Current value of the
Example N	ples: Boats, trailers, motors No 'es Make Model: Year: Approximate mileage:	•	tt, fishing vessels, snowmobiles, in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule aims Secured by Propert Current value of the
Example N	ples: Boats, trailers, motors No /es Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communications.	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule aims Secured by Propert Current value of the portion you own? claims or exemptions. F
Example 1	ples: Boats, trailers, motors No /es Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one.	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
Examp N 1 4.1 1 4.2 1 1 1 1 1 1 1 1 1 1 1 1 1	ples: Boats, trailers, motors No /es Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule aims Secured by Propert Current value of the portion you own? claims or exemptions. F ured claims on Schedule aims Secured by Propert
Example 1	ples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check The control of the	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the current value of the
Example 1	ples: Boats, trailers, motors No /es Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check Inly Is and another Inity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule aims Secured by Propert Current value of the portion you own? claims or exemptions. F ured claims on Schedule aims Secured by Propert
Examp N 1.1 4.1 4.2 4.2	ples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check Inly Its and another Inity property (see Inity property? Check Inly Its and another Inity see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the current value of the

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Mccullum Debtor 1 Kala Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used goods and furniture \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used electronics \$275.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1125.00 for Part 3. Write that number here

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Mccullum Debtor 1 Kala Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Bank of America \$-30.00 17.1. Checking account: \$0.00 17.2. Checking account: United Credit Union 1 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Deb ⁻	tor 1 Kala		Mccullum	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory no	tes, and money orders.	
	✓ No				
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF), thrift savings accounts	s, or other pension or profit-sharing plans	-
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			-
		IRA:	-		
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			-
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi			-
	Yes	Floatrio			
		Electric:			-
		Gas:			
		Heating oil:			_
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			-
		Rented furniture:			- '
		Other:			-
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	r a number of years)	-
	✓ No		• /	,	
	Yes	Issuer name and description:			
	—				
					-
		-			

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Debt	or 1 Kala		ber (if known)	
0.4	First Name	Middle Name Last Name	-1	
24.		n education IRA, in an account in a qualified ABLE program, or under a qualified $30(b)(1)$, $529A(b)$, and $529(b)(1)$.	state tuition program.	
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. §	521(c):	
	_ 			
0.5	.			
25.	Trusts, equitable exercisable for	ble or future interests in property (other than anything listed in line 1), and right r your benefit	s or powers	
	✓ No Yes. Descril	ibe		
	<u> </u>			
26.		rights, trademarks, trade secrets, and other intellectual property met domain names, websites, proceeds from royalties and licensing agreements		
	No No Descri	iba		
	Yes. Descril	ibe		
27.		chises, and other general intangibles ding permits, exclusive licenses, cooperative association holdings, liquor licenses, profe	ssional licenses	
	No No	anig politiko, oxoluolito libolitoo, ocopolukito abboolukioli riolaliigo, liquoli libolitoo, piolo		
	Yes. Descril	ibe		
Mor	ney or propert	ty owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or propert			portion you own?
				portion you own? Do not deduct secured
	Tax refunds own No Yes. Give sp	red to you Decific information	Federal:	portion you own? Do not deduct secured
	Tax refunds owe No Yes. Give sp about you alr	red to you	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds own No Yes. Give sp about you alr and th	pecific information them, including whether ready filed the returns le tax years		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owe No Yes. Give sp about you alr and th Family support Examples: Past of	pecific information them, including whether ready filed the returns le tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds own No Yes. Give sp about you alr and th Family support Examples: Past of	pecific information them, including whether ready filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds own No Yes. Give sp about you alr and th Family support Examples: Past of	pecific information them, including whether ready filed the returns the tax years	State: Local: ment, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds own No Yes. Give sp about you alr and th Family support Examples: Past of	pecific information them, including whether ready filed the returns the tax years	State: Local: ment, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00
28.	Tax refunds own No Yes. Give sp about you alr and th Family support Examples: Past of	pecific information them, including whether ready filed the returns the tax years	State: Local: ment, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
29.	Tax refunds own No Yes. Give sp about you alr and th Family support Examples: Past of No Yes. Give sp	pecific information them, including whether ready filed the returns lee tax years	State: Local: ment, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds own No Yes. Give spabout you alrand th Family support Examples: Past of Yes. Give spatial Yes. Give spatia	pecific information them, including whether ready filed the returns the tax years	State: Local: ment, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds own No Yes. Give spabout you alrand th Family support Examples: Past of Yes. Give spatial Yes. Give spatia	pecific information them, including whether ready filed the returns the tax years	State: Local: ment, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds own No Yes. Give spabout you alrand the samples: Past of Yes. Give sport Family support Examples: Past of Yes. Give sport Other amounts Examples: Unpair Social	pecific information them, including whether ready filed the returns le tax years	State: Local: ment, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb ⁻	tor 1 Kala	Mccullum	Case number (if known)	
	First Name	Middle Name Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life in	surance; health savings account (HSA); credit, h	omeowner's, or renter's insurance	
	No Yes. Name the insurance compof each policy and list its value.		Beneficiary:	Surrender or refund value:
32.		ue you from someone who has died rust, expect proceeds from a life insurance policy d.	γ, or are currently entitled to receive	1
	Yes. Describe			
33.		ther or not you have filed a lawsuit or made disputes, insurance claims, or rights to sue	a demand for payment	
	Yes. Describe			
34.	Other contingent and unliquidate to set off claims	ed claims of every nature, including counterc	laims of the debtor and rights	
	✓ No Yes. Describe			
35.	Any financial assets you did not a	already list		
	Ves. Describe			
36.		entries from Part 4, including any entries fo		\$-30.00
Part	5: Describe Any Business-R	elated Property You Own or Have an Ir	nterest In. List any real estate in Part	: 1.
37.	Do you own or have any legal or e	equitable interest in any business-related pro	operty?	
	No. Go to Part 6. Yes. Go to line 38.		p C	current value of the cortion you own? On not deduct secured claims or exemptions
38.	Accounts receivable or commissi	ions you already earned		
	✓ No Yes. Describe			
39.	Office equipment, furnishings, an Examples: Business-related comput	d supplies ers, software, modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, elect	ronic devices
	✓ No ☐ Yes. Describe			

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Deb	tor 1 Kala	Mccullum	Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your trac	16	
	✓ No			
	Yes. Describe			
	_			
	1			
41.	Inventory			
	✓ No			
	Yes. Describe			
12	Interests in partnershi	ins or joint ventures		
42.		ps or joint ventures		
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	Tulino or sinasy.	, o e. e	
	information about them	<u></u>		
	arom			
				
12	Cuetomor liete mailing	lists, or other compilations		
45.		ists, or other compliations		
	✓ No			
	Yes. Do your lists in	nclude personally identifiable information (as defined in 11 U.S.C. §	§ 101(41A))?	
	☐ No			
	Yes. Descr	ibe		
44.	Any business-related	property you did not already list		
	No			
	Yes. Give specific	-		-
	information			<u> </u>
				
		II of your entries from Part 5, including any entries for pages r here		
•				
Part		arm- and Commercial Fishing-Related Property You	Own or Have an Interest In.	
	If you own or have an	interest in farmland, list it in Part 1.		
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fish	ing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			ortion you own? On not deduct secured claims
				r exemptions
47.	Farm animals			
	Examples: Livestock, po	oultry, farm-raised fish		
	✓ No			
	Yes. Describe			
	_			

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Deb		Mccullum	Case number (if known)	
	First Name Middle Name I	_ast Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
49.	Farm and fishing equipment, implements, machinery, fixture	es, and tools of trade		
	✓ No			
	Yes. Describe			
50	Form and fishing symplics, shamingle, and food			
30.	Farm and fishing supplies, chemicals, and feed			
	✓ No			
	Yes. Describe			
51.	Any farm- and commercial fishing-related property you did	not already list		
	No.	-		
	Vos Posoribo			
	Yes. Describe			
50 A	dd the dollar value of all of your entries from Part 6, includin	a any antrina for naga	you have attached	
	art 6. Write that number here		-	
>			L	
Part	7: Describe All Property You Own or Have an Interes	est in That You Did N	Not List Above	
53.	Do you have other property of any kind you did not already I	ist?		
	Examples: Season tickets, country club membership			
	✓ No			1
	Yes. Give specific			
	information			-
54. A	dd the dollar value of all of your entries from Part 7. Write th	at number here		<u> </u>
D. J	8: List the Totals of Each Part of this Form			
Part	Elst the Totals of Each Part of this Form			1
55.	Part 1: Total real estate, line 2			
	,			
56.	part 2 total vehicles, line 5	\$5000.00		
57 F	Part 3: Total personal and household items, line 15		-	
		\$1125.00	-	
58. F	Part 4: Total financial assets, line 36	\$-30.00	_	
59.	Part 5: Total business-related property, line 45			
60.	Part 6: Total farm- and fishing-related property, line 52		-	
			-	
61.	Part 7: Total other property not listed, line 54			
62.	Total personal property. Add lines 56 through 61	\$6095.00		+ \$6095.00
			Copy personal property total	
				\$6095.00
63. T	otal of all property on Schedule A/B. Add line 55 + line 62			Ψ0000.00

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			D	ocumei	ii Paye 2	0 01 00	
Fill	in this infor	mation to identify your ca	ase:				
Deb	otor 1	Kala		N	1ccullum		
		First Name	Middle Name	L	ast Name		
	otor 2 ouse, if filing)	First Name	Middle Name	L	ast Name		
Uni	ted States E	Sankruptcy Court for the:	Northern	District	of Illinois (State)	_	
	se number nown)				(Otato)		
Of	ficial	Form 106C					Check if this is an amended filing
Sc	hedul	e C: The Prop	erty You Clai	m as E	xempt		12/15
as e addi For stat the tax- und	exempt. If i itional page each iten each iten ea specificamount context exempt reler a law t	more space is needed, ges, write your name a n of property you clafic dollar amount as of any applicable statetirement funds—ma	, fill out and attach to and case number (if ki im as exempt, you n exempt. Alternativel utory limit. Some ex ay be unlimited in do tion to a particular o	this page nown). nust speci y, you ma emptions ollar amou dollar amou	ify the amount or y claim the full f —such as those unt. However, if y	of Part 2: Additional f the exemption you air market value of for health aids, rig you claim an exem	ource, list the property that you claim a Page as necessary. On the top of any u claim. One way of doing so is to fithe property being exempted up to hts to receive certain benefits, and ption of 100% of fair market value is determined to exceed that amount,
Par 1.	Which se	tify the Property You t of exemptions are you are claiming state and fe are claiming federal exe	claiming? Check one o	exemptions			
2.	For any p	roperty you list on Sche	dule A/B that you clair	n as exemp	ot, fill in the inform	ation below.	
		cription of the property a chedule A/B that lists th		u	ount of the exempt	-	Specific laws that allow exemption
			Copy the value Schedule A/B	from			
	-	Grand Cheroke, , 2006 Jeep Grand okee	\$5,000.00	- ☑	100% of fair mark applicable statuto	\$0 et value, up to any ry limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Brief description	 1:	(\$30.00)	_ \bar{1}			735 ILCS 5/12-1001(b)
	Chec	king account, Bank nerica		— <u>▼</u>		\$0 et value, up to any	_
	Line from Schedule	A/B:17			applicable statuto	ry limit	
3.	(Subject to	laiming a homestead expanding a homestead expanding a homestead expanding adjustment on 4/01/19 and a homestead expanding a homestea	and every 3 years after th	at for cases			

No Yes

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Debtor 1 Kala Mccullum Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Checking account, United Credit Union 1 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(a) Brief \$500.00 description: **✓** \$500.00 **Used clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$350.00 description: \$350.00 Used goods and 100% of fair market value, up to any furniture applicable statutory limit Line from Schedule A/B: 06 Brief 735 ILCS 5/12-1001(b) \$275.00 description: \$275.00 **Used electronics** 100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

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		D	ocument Page 22 of	00		
Fill in this infor	mation to identify your ca	ase:				
Debtor 1	Kala		Mccullum			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States [Continuator Court for the	No who own	District of Illinois			
Officed States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)						
L	Form 106D			J		Check if this is an amended filing
		oro Who Ho	va Claima Sagur	ad by Dran	ort.	· ·
Scriedt	ile D. Crediti	ors willo ma	ve Claims Secure	ed by Prop	erty	12/15
more space is name and case	needed, copy the Addition number (if known).	onal Page, fill it out, nu	le are filing together, both are equ mber the entries, and attach it to t	•		
-	creditors have claims se		•			
			with your other schedules. You have	ve nothing else to rep	ort on this form.	
✓ Yes.	Fill in all of the information	n below.				
Part 1: List	All Secured Claims					
separate	ely for each claim. If more th	han one creditor has a pa	cured claim, list the creditor rticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 WFDS		Describe the property	y that secures the claim:	\$8,473.00	\$5,000.00	\$3,473.00
Creditor's	Name X 19657	048 Automobile	,			
Numb			e, the claim is: Check all that apply.			
		Contingent				
IRVINE	CA 92623	Unliquidated				
City	State ZIP Code yes the debt? Check one.	Disputed				
	otor 1 only	Nature of lien. Check	all that apply.			
	otor 2 only	An agreement you	made (such as mortgage or secured			
	otor 1 and Debtor 2 only	car loan)	(
	east one of the debtors	Statutory lien (such	n as tax lien, mechanic's lien)			
	I another	Judgment lien fror	n a lawsuit			
☐ to a	eck if this claim relates a community debt	Other (including a	·			
Date de	ebt was <u>3/1/2016</u>	Last 4 digits of accou	ınt number9619			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$8,473.00

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Fill	in this infor	mation to identify your c	ase:					
Deb	otor 1	Kala		Mccullum				
		First Name	Middle Name	Last Name				
	otor 2	=						
(Spc	ouse, if filing)	First Name	Middle Name	Last Name				
Uni	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
0				(State)				
	se number lown)							
Of	ficial F	orm 106E/F				Che	eck if this is an	amended filing
						_		
Sc	chedu	ule E/F: Cre	editors Who	Have Unse	cured Claims			12/15
othe Forn clair	er party to a n 106A/B) a ms that are entries in t	any executory contracts and on Schedule G: Exe listed in Schedule D: C	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim expired Leases (Official Secured by Property. I	ns and Part 2 for creditors with Also list executory contracts form 106G). Do not include if more space is needed, copy top of any additional pages, w	s on <i>Sched</i> iny creditor the Part yo	ule A/B: Prop rs with partia ou need, fill i	perty (Official ally secured t out, number
Par	t 1: List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any cr	editors have priority ur	secured claims against y	ou?				
	√ No. 0	Go to Part 2.						
	Yes.							
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amount ling to the creditor's nam particular claim, list the ot		both priority	and nonprior	rity amounts.
						Tatal	Deignitus	Mannulaultu

claim

amount

amount

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Mccullum Debtor 1 Kala Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 City of Chicago - Dep't of Revenue \$8,746.40 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 88292 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60608 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Collecting For -Is the claim subject to offset? Yes DISCOVERBANK 4.2 \$2,039.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/1/2015 POB 15316 Street Number As of the date you file, the claim is: Check all that apply. Contingent WILMINGTON Delaware 19850 Unliquidated City Zip Code State Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ CreditCard Is the claim subject to offset? **✓** No Yes ESCALLATE LLC \$472.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/1/2016 1606 E TÜRKEYFOOT LAKE R Number Street As of the date you file, the claim is: Check all that apply. Contingent AKRON Ohio 44312 Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL No Other. Specify __ PAYMENT DATA Yes

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Debtor 1 Kala Mccullum Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Illinois Tollway \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated 60515 Downers Grove Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt ✓ Other. Specify _____ Collecting For -Is the claim subject to offset? **✓** No Yes PLS - 9920 S Western \$230.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 9920 S Western Ave n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60643 Disputed City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___

Collecting For -

Is the claim subject to offset?

✓ No Yes Case 17-06105 Doc 1 Filed 02/28/17 Entered 02/28/17 21:20:33 Desc Main Document Page 26 of 68

Debtor 1 Kala Mccullum Case number (if known)

First Na	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		statistical reporting purposes only. 28 U.S.C. §159. Total claims	
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00 I.	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$11,987.40	
	6j. Total. Add lines 6f through 6i.	6i.	\$11,987.40	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Kala		Mccullum	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			DC	σαιτιστι ταί	JC 20 (51 00
Fill in	this infor	mation to identify your o	ase:			
Debt	or 1	Kala		Mccullum		
		First Name	Middle Name	Last Name		-
Debt						_
(Spou	se, if filing)	First Name	Middle Name	Last Name		
Unite	ed States E	ankruptcy Court for the:	Northern	District of Illinois		
Casa	number			(State)		
(If know		-				-
						Check if this is an
						amended filing
Off	icial	Form 106H				
Cal	dl	. II. V C	labbana			
<u>Scr</u>	<u>neaui</u>	e H: Your Cod	leptors			12/15
know	n). Answe	r every question.	tach the Additional Page			y Additional Pages, write your name and case number (if
			lived in a community proxico, Puerto Rico, Texas, W			nunity property states and territories include Arizona, California,
		Go to line 3.				
			er spouse, or legal equiva	lent live with you at the	e time?	
	✓	No				
		Yes. In which communit	y state or territory did you	ı live?	Fill	in the name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equ	ivalent		
		Number Street				
		Number Officer				
		City	State	Zip (Code	
∣3. I	in Column	1, list all of your codel	otors. Do not include you	r spouse as a codebto	or if your s	spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		200	Jannone	. age 20	0.00	
Fill in this inform	nation to identify	your case:				
Debtor 1 Ka	ıla		Mccull	um		
	st Name	Middle Name	Last Na	ame	Che	eck if this is:
Debtor 2 (Spouse, if filing) Fir	et Name	Middle Name	Last Na	ame	- I n	An amended filing
						A supplement showing post-petition chap
United States Ban the: Case number	Kruptcy Court for	Northern	_ District of Illin (S	nois tate)		expenses as of the following date:
(If known)						MM / DD / YYYY
Official Fo	rm 106 <u>l</u>					
Schedule	I: Your In	come				
information abou spouse. If more s number (if know	ut your spouse. I space is needed	f you are separated and I, attach a separate she y question.	d your spous	e is not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and ca
1. Fill in your en	nployment		Debtor 1			Debtor 2
information.		Employment status	✓ Emplo	ved		Employed
If you have mo attach a separa	ore than one job, Ite page with			nployed		Not Employed
information about	out additional	Occupation				
Include part tin self-employed	ne, seasonal, or	Employer's name	Chicago Pu	ublic Schools Pa	ayroll Services	
	ay include student	Employer's address	42 W Madison			
or homemaker	•		Number Str	eet		Number Street
			 Chicago	Illinois	60602	
			City	State	Zip Code	City State Zip Code
		How long employed there?				
Part 2: Give D	etails About N	Nonthly Income				
		-	a If you have	nothing to rone	ort for any line	write \$0 in the space. Include your non-fili
spouse unless yo	u are separated.		-		-	or that person on the lines below. If you no
	ch a separate she		COMBINE THE		Debtor 1	For Debtor 2 or
		ary, and commissions (before , calculate what the monthly to		2.	\$1,633.00	non-filing spouse
Estimate an	d list monthly over	rtime pay.		3.	+ \$0.00	

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Debtor 1Kala	Mccullum	Case numbe	r <i>(if</i>	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$1,633.00		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a	\$206.05		
5b. Mandatory contributions for retirement plans	5b	\$34.30		
5c. Voluntary contributions for retirement plans	5c	\$325.00		
5d. Required repayments of retirement fund loans	5d	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f	\$0.00		
5g. Union dues	5g	\$57.07		
5h. Other deductions. Specify:	5h. + _	\$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5h$.	e +5f + 5g 6	\$622.42		
7. Calculate total monthly take-home pay. Subtract line 6 from	line 4. 7	\$1,010.58		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, the total monthly net income.		\$0.00		
8b. Interest and dividends	8b	\$0.00		
8c. Family support payments that you, a non-filing spouse, dependent regularly receive	, or a			
Include alimony, spousal support, child support, maintenar divorce settlement, and property settlement.	nce, 8c	\$0.00		
8d. Unemployment compensation	8d	\$0.00		
8e. Social Security	8e	\$0.00		
8f. Other government assistance that you regularly received Include cash assistance and the value (if known) of any non cash assistance that you receive, such as food stamps (ben under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income	1-	\$358.0 <u>0</u>		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h. +	\$0.00 +	·	
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +	8g + 8h. 9.	\$358.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filin	g spouse	\$1,368.58	=	\$1,368.58
11. State all other regular contributions to the expenses that Include contributions from an unmarried partner, members of y friends or relatives. Do not include any amounts already included in lines 2-10 or a	our household, your de	ependents, your roomr		
Specify:			11. +	\$0.00
12. Add the amount in the last column of line 10 to the amou Write that amount on the <i>Summary of Schedules and Statistica</i>			,	\$1,368.58
				Combined monthly income
13. Do you expect an increase or decrease within the year af	ter you file this form?			
Yes. Explain:				

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		Docu	ment Page 31 of 68	3		
Fill in this infor	mation to identify	your case:				
Debtor 1	Kala		Mccullum			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ıg	
United States E	Sankruptcy Court fo	or the: Northern [District of Illinois		howing post-peti the following date	•
Case number			(State)			
(If known)				MM / DD / YYYY	(
Official	Form 106	<u>5J</u>				
Schedul	e J: Your I	Expenses				12/15
information. If (if known). Ans						number
1. Is this a join	nt case?					
✓ No. Go	to line 2					
Yes. De	oes Debtor 2 live	in a separate household?				
	No					
	Yes. Debtor 2 n	nust file Official Forms 106J-2, Expen	ses for Separate Household of Debt	or 2.		
2. Do you have	e dependents?	No				
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depend with you?	dent live
		• • • • • • • • • • • • • • • • • • • •	Child	3 years	No.	
					✓ Yes.	
	enses include f people other	No				
than yourself and	d vour	Yes				
dependents	-					
Part 2: Estin	nate Your Ong	oing Monthly Expenses				
_	of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup	•	•	•	
	•	non-cash government assistance i uded it on Schedule I: Your Income	-		Yo	our expenses
	or home owners	hip expenses for your residence. In :. 4.	clude first mortgage payments and		4.	\$0.00
-	uded in line 4:				••	
4a. Real es	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Kala Mccullum Case number (if known)
First Name Middle Name Last Name

riist Name iviidule Name	Last Wallo		
			Your expenses
5. Additional mortgage payments for your residence, such as	home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$138.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services		6c.	\$110.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$360.00
8. Childcare and children's education costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning		9.	\$15.00
10. Personal care products and services		10.	\$15.00
11. Medical and dental expenses		11.	\$0.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments		12.	\$100.00
13. Entertainment, clubs, recreation, newspapers, magazines	s, and books	13.	\$0.00
14. Charitable contributions and religious donations		14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included i	n lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$170.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or include	ed in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony, maintenance, and support tha			\$0.00
your pay on line 5, Schedule I, Your Income (Official Form	•	18.	
19.Other payments you make to support others who do not li Specify:	ve with you.	40	
	of this form or on Schodula II Vaur Income	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 or 20a. Mortgages on other property	i tilis lottii or oli schedule I: Tour Income.	20a	\$0.00
20b. Real estate taxes.		20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance		20b	\$0.00
20d. Maintenance, repair, and upkeep expenses.		20d	\$0.00
20e. Homeowner's association or condominium dues			
206. Homeowner 5 association of condominium dues		20e	\$0.00

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Debtor 1				Mccullum	Case number (if known)			
	First Nar		Middle Name	Last Name				
21.Other.	. Specif	fy:				21		\$0.00
	-	our monthly expens	es.				_	\$908.00
		s 4 through 21.					_	\$0.00
	. ,	, , , ,	,, ,,	from Official Form 106J-2			_	\$908.00
22c. A	dd line	22a and 22b. The re	esult is your monthly exp	enses.		22.		
23.Calcul	late yo	our monthly net inco	ome.					
23a. C	opy lin	e 12 (your combined	I monthly income) from S	Schedule I.		23a	_	\$1,368.58
23b. C	Сору ус	our monthly expenses	s from line 22 above.			23b	_	\$908.00
			ses from your monthly in	ncome.				\$460.58
Т	The resu	ult is your monthly ne	et income.			23c	_	· · · · · · · · · · · · · · · · · · ·
morto	gage pa			pan within the year or do yo nodification to the terms of y				

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Fill in this information to identify your case:							
Debtor 1	Kala		Mccullum				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(,				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Kala Mccullum	x
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/28/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this in	formation to identify your	case:					
Debtor 1	Kala		Mccullum	l	_		
Debtor 2	First Name	Middle N	Name Last Nam	е			
(Spouse, if filing	First Name	Middle N	Name Last Nam	е	_		
United State	es Bankruptcy Court for the:	Northern	District of Illino		_		
Case numb	er		(Stat	e)	_		
(If known)							Check if this is a
Officia	l Form 107						amended filing
Statem	ent of Financia	al Affairs f	or Individuals	Filina fo	r Bankru	ptcv	12/1
Be as comp	olete and accurate as po	ssible. If two m	arried people are filing	together, bot	h are equally r	esponsible for	
	n. If more space is need known). Answer every o		arate sheet to this form	. On the top	of any additio	nal pages, write	your name and case
	ive Details About Your	•	and Whore You Lived	Roforo			
Part 1: G	ive Details About Your	iviaritai Status	and where You Lived	Delore			
1. What	is your current marital st	atus?					
	Married						
✓ 1	Not married						
2. Durin	g the last 3 years, have y	ou lived anywhere	other than where you liv	ve now?			
▼ 1	No						
	es. List all of the places y	ou lived in the last	3 years. Do not include v	vhere you live	now.		
[Debtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same a	as Debtor 1		Same as Debtor 1
<u> </u>	Number Street		From	Number Str	reet		From
_			To				To
_							
	City State	Zip Code		City	State	Zip Code	Comp on Dobtor 1
				Same	as Debtor 1		Same as Debtor 1
1	Number Street		From	Number Str	reet		From
_			To				To
_							
	City State	Zip Code		City	State	Zip Code	
	the last 8 years, did you oritories include Arizona, Calif						
✓ No)						
	es. Make sure you fill out S	Schedule H: Your	Codebtors (Official Form	106H).			

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Deb	tor 1	Kala	Mccullu	m Case ni	umber (if known)			
		First Name Middle	Name Last Nam	ne				
Part	2:	Explain the Sources of Your Inc	ome					
4.	Fill i	you have any income from employmenthe total amount of income you receive ities. If you are filing a joint case and you not not with the comment of the case and you have some the case and you have some and the case and you have a second or some and the case and you have a second or some and the case and you have a second or some and the case and you have a second or some and you have any income from employment or some and you have any income from employment or some and you have any income from employment or some and you have any income from employment or some and you receive the case and you have any income from employment or some from the case and you have a second or some from the cas	ed from all jobs and all busir	nesses, including part-time		irs?		
			Debtor 1		Debtor 2			
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$2400.00	Wages, commissions, bonuses, tips Operating a business			
		or last calendar year: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$14895.05	Wages, commissions, bonuses, tips Operating a business			
		or the calendar year before that: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$2179.00	Wages, commissions, bonuses, tips Operating a business			
	Inclu publ filing List	you receive any other income during ide income regardless of whether that in ic benefit payments; pensions; rental inc a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	come is taxable. Examples o come; interest; dividends; mo you received together, list it o	of other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lot			
			Debtor 1		Debtor 2			
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)		
		rom January 1 of current year until ne date you filed for bankruptcy:	Est. YTD LINK	\$716.00				
		or last calendar year: lanuary 1 to December 31,	Est. 2016 LINK	\$1,800.00				
		or the calendar year before that: lanuary 1 to December 31, 2015) YYYY	Est. 2015 LINK	\$1,416.00				

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Debtor 1 Kala Mccullum Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1 Kala			Mcc	cullum	Case number	(if known)
First Name		Middle Name	Last	Name		
Insiders include corporations of agent, including	your relatives; a which you are a	any general partners; an officer, director, p ness you operate as	relatives of any gerson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
	all payments to	an insider.				
_			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Na	ame					
Number St	reet					
City	State	Zip Code				
Insider's Na	ame					
Number St	reet					
City	State	Zip Code				
insider? Include paymen No	nts on debts gua	aranteed or cosigned	d by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Na	ame					
Number St	reet					
City	State	Zip Code				
Insider's Na	ame					
Number St	reet					

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Debtor 1 Kala Mccullum Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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First Name Middle Name Last Name 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financiaccounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. Describe the action the creditor tool	cial institution, set off any amounts from your
accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details.	cial institution, set off any amounts from your
Yes. Fill in the details.	
Describe the action the creditor too	
	Date action Amount was taken
Creditor's Name	
Number Street	
Last 4 digits of account number: XXXX-	-
City State Zip Code	on accionac for the banefit of avaditors a court
12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of appointed receiver, a custodian, or another official?	an assignee for the benefit of creditors, a court-
✓ No Yes	
Part 5: List Certain Gifts and Contributions	
13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of n	more than \$600 per person?
✓ No Yes. Fill in the details for each gift.	
Gifts with a total value of more than \$600 Describe the gifts per person	Dates you Value gave the gifts
Person to Whom You Gave the Gift	
Number Street	
City State Zip Code	
Person's relationship to you	
Person to Whom You Gave the Gift	
Number Street	
Number Street	

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btor 1	Kala		Mccullum Case	e number (if known)		
	First Name	Middle Name	Last Name			
. Wit	thin 2 years before you filed f	or bankruptcy, did	you give any gifts or contributions with	n a total value of	more than \$600	to any charity?
	l No					
✓	No					
	Yes. Fill in the details for each	ch gift or contribution	on.			
	Gifts or contributions to ch	arities	Describe what you contributed		Date you	Value
	that total more than \$600	arities	bescribe what you contributed		contributed	Value
	that total more than \$600				Continuated	
	Charity's Name					
	Number Street					
	Number Street					
	City State	Zip Code				
	Oity State	Zip Oode				
C.	List Certain Losses					
	No Yes. Fill in the details. Describe the property you I how the loss occurred	ost and	Describe any insurance coverage f Include the amount that insurance ha	as paid. List	Date of your loss	Value of property lost
			pending insurance claims on line 33 o	of <i>Schedule</i>		
			A/B: Property.			
Wit		r bankruptcy, did y	ou or anyone else acting on your behal	lf pay or transfer	any property to	anyone you consulte
. Wit	thin 1 year before you filed for out seeking bankruptcy or pro	r bankruptcy, did yo eparing a bankrupt				anyone you consulte
. Wit	thin 1 year before you filed for out seeking bankruptcy or pro	r bankruptcy, did yo eparing a bankrupt	cy petition?			anyone you consulte
. Wit	thin 1 year before you filed for out seeking bankruptcy or pro- lude any attorneys, bankruptcy	r bankruptcy, did yo eparing a bankrupt	cy petition?			anyone you consulte
. Wit	thin 1 year before you filed for out seeking bankruptcy or pro lude any attorneys, bankruptcy No	r bankruptcy, did yo eparing a bankrupt	cy petition? credit counseling agencies for services red	quired in your ban	kruptcy.	
. Wit	thin 1 year before you filed for out seeking bankruptcy or pro lude any attorneys, bankruptcy No	r bankruptcy, did yo eparing a bankrupt	cy petition? credit counseling agencies for services red Description and value of any proper	quired in your ban	kruptcy. Date payment	Amount of
Wit	thin 1 year before you filed for out seeking bankruptcy or pro lude any attorneys, bankruptcy No	r bankruptcy, did yo eparing a bankrupt	cy petition? credit counseling agencies for services red	quired in your ban	Date payment or transfer	
Wit	thin 1 year before you filed for out seeking bankruptcy or pro- lude any attorneys, bankruptcy No Yes. Fill in the details.	r bankruptcy, did yo eparing a bankrupt	cy petition? credit counseling agencies for services red Description and value of any proper transferred	quired in your ban	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for but seeking bankruptcy or prolude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm	r bankruptcy, did yo eparing a bankrupt	cy petition? credit counseling agencies for services red Description and value of any proper	quired in your ban	Date payment or transfer	Amount of
Wit	thin 1 year before you filed for but seeking bankruptcy or prolude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	r bankruptcy, did yo eparing a bankrupt	cy petition? credit counseling agencies for services red Description and value of any proper transferred	quired in your ban	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for but seeking bankruptcy or prolude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	r bankruptcy, did yo eparing a bankrupt	cy petition? credit counseling agencies for services red Description and value of any proper transferred	quired in your ban	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for but seeking bankruptcy or prolude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	r bankruptcy, did yo eparing a bankrupt	cy petition? credit counseling agencies for services red Description and value of any proper transferred	quired in your ban	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for but seeking bankruptcy or prolude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	r bankruptcy, did yo eparing a bankrupt	cy petition? credit counseling agencies for services red Description and value of any proper transferred	quired in your ban	Date payment or transfer was made	Amount of payment
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Wit	chin 1 year before you filed for but seeking bankruptcy or produde any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	r bankruptcy, did ye eparing a bankrupt petition preparers, or	cy petition? credit counseling agencies for services red Description and value of any proper transferred	quired in your ban	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for but seeking bankruptcy or prolude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	r bankruptcy, did ye eparing a bankrupt petition preparers, or	cy petition? credit counseling agencies for services red Description and value of any proper transferred	quired in your ban	Date payment or transfer was made	Amount of payment
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Debtor			Case number (if known)	
	First Name Middle Name	Last Name		
he	fithin 1 year before you filed for bankruptcy, did yelp you deal with your creditors or to make paymon on the include any payment or transfer that you listed	nents to your creditors?	chalf pay or transfer any property to a	nyone who promised to
<u> </u>	No Yes. Fill in the details.			
	-	Description and value of any protransferred	payment or transfer was made	Amount of payment
	Person Who Was Paid	-		
	Number Street	-		
	City State Zip Code			
th In	fithin 2 years before you filed for bankruptcy, did no ordinary course of your business or financial a clude both outright transfers and transfers made as and transfers that you have already listed on this stater. No	ffairs? security (such as the granting of a secu		
	Yes. Fill in the details.			
		Description and value of any property transferred	Describe any property or payments received or debts p in exchange	Date aid transfer was made
	Person Who Received Transfer	-		
	Number Street	-		
	City State Zip Code Person's relationship to you	-		
	Person Who Received Transfer	-		
	Number Street	-		
	City State Zip Code Person's relationship to you	-		
be	fithin 10 years before you filed for bankruptcy, di eneficiary? These are often called asset-protection devices.)	d you transfer any property to a self	settled trust or similar device of whi	ch you are a
<u>·</u>	☑ No ☑ Yes. Fill in the details.			
L		Description and value of the p	roperty transferred	Date transfer was made
	Name of trust			

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Debtor 1 Kala Mccullum Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Mccullum Debtor 1 Kala Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt	tor 1				Mccullum	Case	number (if	known)		
		First Name		Middle Name	Last Name					_
26.		e you been a part ; No	y in any judio	cial or administra	tive proceeding unde	r any environment	al law? In	clude settlemen	ts and order	rs.
	뇓		haila							
	Ш	Yes. Fill in the det	iaiis.							
				C	Court or agency		Nature o	of the case		Status of the case
		Case title								Case
										Pending
				C	Court Name					
		Case number		<u></u>	Number Street					On appeal
		Case number								Concluded
				ā	Dity State	Zip Code				ш
Part	E I I I	Give Details Al	oout Your E	Business or Coi	nnections to Any Bu	usiness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a business or	have any of the fo	ollowing c	onnections to ar	ny business?	,
		A sole propri	etor or self-e	emploved in a trad	de, profession, or othe	er activity, either fu	II-time or p	art-time		
					_C) or limited liability pa	=				
					20) or invited liability p					
		A partner in a	-							
		_			e of a corporation					
		An owner of	at least 5% c	of the voting or ec	quity securities of a cor	poration				
	V	No. None of the a	above applie	s. Go to Part 12.						
	H				details below for each	business.				
			ar app.y acc			ure of the busines		Employer Iden	tification n	ımbar Do not
					Describe the nat	ure or the busines	5	Employer Iden include Social		
								EIN:	_	
		Business Name			_			EIIN.		
					_					
		Number Street			Name of a second		_	Dates busines	s existed	
		O:L.	01-1-	7:- CI-	- Name of account	tant or bookkeepe) r	_	_	
		City	State	Zip Code				From	To	
					Describe the nat	ure of the busines	· S	Employer Iden	tification nu	ımber Do not
					Describe the nat	are or the busines	.5	include Social		
								EIN:		
		Business Name						2114.		
		N Ol			_			Dates busines	a aviatad	
		Number Street			Name of account	tant or bookkeepe	\r	Dates busines	s existeu	
		City	State	Zip Code	-	tant or bookkeepe		F	т.	
		City	State	Zip Code				From	_ 10	
					Describe the nat	ure of the busines	s	Employer Iden	tification nu	ımber Do not
								include Social		
					_			EIN:		
		Business Name								
		Number Oliver			_			Dates busines	e aviota d	
		Number Street			Name of account	tant or bookkeepe	ar .	Dates busines	s existed	
		City	State	Zip Code		ant or bookkeepe		F	т.	
		Oity	State	Zip Oude				From	_ 10	

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Deb	tor 1 K	(ala			Mccullum	Case number (if known)
	F	irst Name		Middle Name	Last Name	
28.	credi	in 2 years before itors, or other par No Yes. Fill in the det	rties.	bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	ш	. 00. 1 0 000	ano bolow.		Data issued	
					Date issued	
		Name			MM/DD/YYYY	
		Number Street			_	
					_	
		City	State	Zip Code		
Pari	12:	Sign Below				
1	true ar	nd correct. I unde ruptcy case can	erstand that	making a false sta es up to \$250,000,	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			ure of Debtor			Signature of Debtor 2
		3				Date
		Date 2	2/28/2017			
	Did you	u attach addition	al pages to	Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
	. ✓ No)				
	Ye					
'	Ш '					
ı	Did you	u pay or agree to	pay someon	e who is not an at	torney to help you fill out b	ankruptcy forms?
	✓ No)				
i	Ye	es. Name of persor	ı			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Prior to the filing of this statement I have received Balance Due 2. The source of the compensation paid to me was: Debtor			Norther	n District of Illinois		
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept Prior to the filing of this statement I have received S350.0 Balance Due 2. The source of the compensation paid to me was: Debtor	In re			Case N		
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Fad. Bankr. P. 2016(b), I cortify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filling of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on belaf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$4,000.0 Prior to the filling of this statement I have received \$3,650.0 Balance Due \$3,650.0 2. The source of the compensation paid to me was: Debtor		Debtor				•
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept S3600 Balance Due S3,6600 2. The source of the compensation paid to me was: Debtor Other (specify) 3. The source of the compensation paid to me is: Debtor Other (specify) 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. Thave agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor at the meeting of oreditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor at the meeting of oreditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor at the meeting of oreditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee				Chapte	er C	hapter 13
compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept 94,000.0 Prior to the filing of this statement I have received 8360.0 8alance Due 2. The source of the compensation paid to me was: Debtor Other (specify) 3. The source of the compensation paid to me is: Debtor Other (specify) 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. Signature of Attomey Signature of Attomey Segnature of Attomey		DISCLOSURE OF	COMPENS	ATION OF ATTORN	IEY FOR D	EBTOR
Prior to the filing of this statement I have received Balance Due 2. The source of the compensation paid to me was: Debtor	1.	compensation paid to me within one	year before the filir	ig of the petition in bankruptcy, or	agreed to be paid t	o me, for services
2. The source of the compensation paid to me was: Debtor		For legal services, I have agreed to a	ccept			\$4,000.00
2. The source of the compensation paid to me was: Debtor		Prior to the filing of this statement I	have received			\$350.00
Debtor		Balance Due				\$3,650.00
3. The source of the compensation paid to me is: Debtor	2.	The source of the compensation pai	d to me was:			
Debtor		J Debtor	Other	(specify)		
4.	3.	The source of the compensation pai	d to me is:			
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a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 2/28/2017 Date Signature of Attomey Semrad Law Firm		members or associates of my la	w firm. A copy of the	e agreement, together with a list of		
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debtor(s) in this bankruptcy proceedings. 2/28/2017 Date /s/ Chris Pryor Signature of Attorney Semrad Law Firm			С	ERTIFICATION		
Date Signature of Attorney Semrad Law Firm			te statement of any	agreement or arrangement for pay	ment to me for repr	resentation of the
Semrad Law Firm		2/28/2017		/s/ Chris Pryor	r	
		Date				
				Semrad Law Firr	m	
				Name of law firm		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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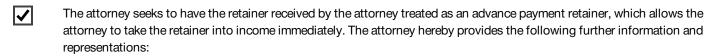
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/28/2017	
Signed:	:	
/s/ Kala	Mccullum	
		/s/ Chris Pryor
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Mccullum, Kala	Case No	Case No.		
Debtor(s)			Case No.		
		Chapter.	Chapter13		
	VERIFICATION	ON OF CREDITOR MAT	TRIX		
The above named Debtors hereby verify that the a knowledge.		the attached list of creditors is tr	rue and correct to the best of their		
Date:	2/28/2017	/s/ Mccullum, Ka Mccullum, Kala Signature of Del			

WFDS PO BOX 19657 IRVINE, CA, 92623

DISCOVERBANK POB 15316 WILMINGTON, DE, 19850

ESCALLATE LLC 1606 E TURKEYFOOT LAKE R AKRON, OH, 44312

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

Illinois Tollway PO Box 5544 Chicago, IL, 60680

PLS - 9920 S Western 9920 S Western Ave Chicago, IL, 60643

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/28/2017	
Signed:	de also	
/s/ Kala M	Icculium Hall M White	()
*****		/s/ Chris Pryor
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Kala First Name	Middle Name	Mccullum Last Name	Case number (if known	ارد 	
EL-A-COMMUNICAL STATE OF THE ST	estions for Reporting Purpos				
^{16.} What kind of debts do you have?	"incurred by an individu No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari	ial primarily for a ily business debt r investment or th	personal, family, or houseles? Business debts are debts	ts that you incurred to obtain e business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid tha	ter 7. Do you estim		perty is excluded and administrative ed creditors?	
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,00	0-5,000 1-10,000 01-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$10, ☐ \$50,	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
²⁰ . How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10, \$50,	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
For you	correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,1 of title 11, United States Code. I understand the relief available under each chapter, and I choose to prounder Chapter 7.				
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ Kala Mccullum	ili Ma	W ×	D-late 0	
	Signature of Debtor 1 Executed on2/28/201	7	Signature of Executed of	on	
		DD / YYYY		MM / DD / YYYY	

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Fill in this infor	mation to identify your ca	ase:			
Debtor 1	Kala		Mccullum		
	First Name	Middle Name	Last Name	William Control	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(4-6-6)		
Official	Form 106De	C.			Check if this is an amended filing
Declarat	ion About an	_ Individual Deb	tor's Schedule:	s	12/15
	1341, 1519, and 3571.			o \$250,000, or imprisonment for up to 20	
		one who is NOT an attorn	ney to help you fill out ban	nkruptcy forms?	
V No	ay of agree to pay come			, ,	TO COLORS
Yes.	Name of person		Attach Bankruptcy Signature (Official I	Petition Preparer's Notice, Declaration, and Form 119).	to the second se
					AT THE VIOLEN
				d wide declaration and	
	are true and correct.		mmary and schedules med	d with this declaration and	
	Mccullum Kill	MELL	*	(Dalatas 0	
Signature	of Debtor 1		Signatui	re of Debtor 2	

Date

MM/DD/YYYY

Date 2/28/2017

MM/DD/YYYY

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Debtor '				Mccullum	Case number (if known)
ayy ay a logo yadi a diya kanadhad hadi ku l	First Name		Aiddle Name	Last Name	
	ithin 2 years before y editors, or other part		ankruptcy, did y	ou give a financial state	ment to anyone about your business? Include all financial institutions,
Z	No				
L	Yes. Fill in the deta	uis below.			
				Date issued	
	Name	······		MM/DD/YYYY	
	Number Street				
	Number Street				
	City	State	Zip Code		
aproposacija (da 16) vezna	*				
Part 12	Sign Below				
true a ba	ankruptcy case can r	esult in fines	s up to \$250,000,	or imprisonment for up	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signatu	re of Debtor 1	·		Signature of Debtor 2
	Date 2	/28/2017			Date
Did		al pages to Y	our Statement o	f Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
☑	No				
	Yes				
Did	you pay or agree to	pay someone	who is not an a	ttorney to help you fill o	ut bankruptcy forms?
V	No				
靣	Yes. Name of person				Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re: Mccullum, Kala Debtor(s)		Case No	Case No.		
		Chapter.	Chapter13		
	VERI	FICATION OF CREDITOR MAT	RIX		
Ti knowledge		erify that the attached list of creditors is tru	ue and correct to the best of their		
Date:	2/28/2017	/s/ Mccullum, Ka Mccullum, Kala Signature of Deb	The miles		

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Debt	or 1 Kala First Name	Middle Name	Mccullum Last Name	Case number (if known)	
16.	Calculate the median	family income that applies to y	ou. Follow these step	S:	mayer amender the tree typical accounting terminal experience and accounting to
	16a. Fill in the state in w	vhich you live.	Illinois		
	16b. Fill in the number of	of people in your household.	2		
		amily income for your state and si			\$65,659.00
	household using the link spec	ified in the separate instructions fo		d a list of applicable median income amounts, go online nay also be available at the bankruptcy clerk's office.	
17.	How do the lines com			, , , , , , , , , , , , , , , , , , , ,	
				s form, check box 1, <i>Disposable income is not determined ion of Disposable Income</i> (Official Form 122C-2).	:
	U.S.C. § 1325		Calculation of Dispo	eck box 2, Disposable income is determined under 11 sable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your C	Commitment Period Under	11 U.S.C. §1325(b	9)(4)	
18.	Copy your total average	ge monthly income from line 11	•		\$1,676.28
19.				is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital adjust	tment does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.			\$1,676.28
20.	Calculate your current	t monthly income for the year. I	Follow these steps:		
	20a. Copy line 19b.				\$1,676.28
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your o	current monthly income for the year	ar for this part of the fo	orm.	\$20,115.36
	20c. Copy the median for	amily income for your state and si	ze of household from	line 16c.	\$65,659.00
21.	How do the lines comp	pare?			
		n line 20c. Unless otherwise order is 3 years. Go to Part 4.	ed by the court, on th	e top of page 1 of this form, check box 3, The	
		an or equal to line 20c. Unless oth the period is 5 years. Go to Part 4.	nerwise ordered by the	e court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	By signing here, I de	eclare under penalty of perjury tha	t the information on th	nis statement and in any attachments is true and correct,	
	🗶 /s/ Kala Mcc	sullum III AVS	C. ×	•	
	Signature of De			Signature of Debtor 2	
	Date 2/28/201 MM/DD/			Date MM/DD/YYYY	
		do NOT fill out or file Form 122C fill out Form 122C-2 and file it wi		9 of that form, copy your current monthly income from line	e 14